

IN RE:	)	CLERK
	)	U.S. BANKRUPTCY
	)	COURT - WDPA
Christine A. Garbin,	)	Bankruptcy No. 23-21165-GLT
	)	Chapter 13
Debtor	)	Document No. 41
	)	
Christine A. Garbin,	)	
	)	
Movant	)	
	)	
v.	)	
	)	
Ronda J. Winnecour, Chapter 13 Trustee,	)	
	)	
Respondent	)	

**CONSENT ORDER BETWEEN DEBTOR AND CHAPTER 13 TRUSTEE REGARDING  
 DEBTOR'S REQUEST DISBURSE 401(K) FUNDS TO PAY FOR REAL ESTATE TAXES  
 AND OTHER EXPENSES**

AND NOW comes the debtor, Christine A. Garbin, by and through her attorney, Kenneth Steidl and Steidl and Steinberg, P.C., and respectfully represents as follows:

1. This case was commenced on May 30, 2023 when the debtor filed a voluntary petition under Chapter 13 of the Bankruptcy Code.
2. Debtor does not have a lump sum with which to pay her real estate taxes for the upcoming year, which she anticipates will be approximately \$4,200.00 and are not escrowed in her mortgage payment. She also needs car repairs and a furnace repair.
3. Debtor wishes to take a distribution from her 401(k) in the amount of \$5,000.00 in order to pay for these expenses.

WHEREFORE, the Debtor, Christine A. Garbin, respectfully requests this Honorable Court approve her to take a 401(k) distribution per the above terms.

Respectfully Submitted,

November 26, 2024  
 DATE

/s/ Kenneth Steidl  
 Kenneth Steidl, Esquire  
 Attorney for the Debtor

Steidl & Steinberg, PC  
436 Seventh Avenue, Suite 322  
Pittsburgh, PA 15219  
(412) 391-8000  
ken.steidl@steidl-steinberg.com  
PA I.D. No. 34965

December 1, 2024

DATE

/s/Katherine M. DeSimone  
Katherine M. DeSimone, Esquire  
Attorney for Chapter 13 Trustee  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219  
412-471-5566

IT IS SO ORDERED this 16th day of December 2024.

  
\_\_\_\_\_  
Gregory J. Tandon  
Chief United States Bankruptcy Judge

In re:  
Denise M. Colton  
Debtor

Case No. 20-23276-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Dec 16, 2024

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2024:

Recip ID	Recipient Name and Address
db	+ Denise M. Colton, 544 Jefferson Rd, Pittsburgh, PA 15235-3725

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 18, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2024 at the address(es) listed below:

Name	Email Address
Christopher A. DeNardo	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC logsecf@logs.com
Christopher A. DeNardo	on behalf of Creditor Lakeview Loan Servicing LLC logsecf@logs.com
Denise Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Julie Frazee Steidl	on behalf of Debtor Denise M. Colton julie.steidl@steidl-steinberg.com abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Dec 16, 2024

Form ID: pdf900

Total Noticed: 1

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com  
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Roger Fay

on behalf of Creditor Lakeview Loan Servicing LLC rfay@alaw.net, bkecf@milsteadlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 10